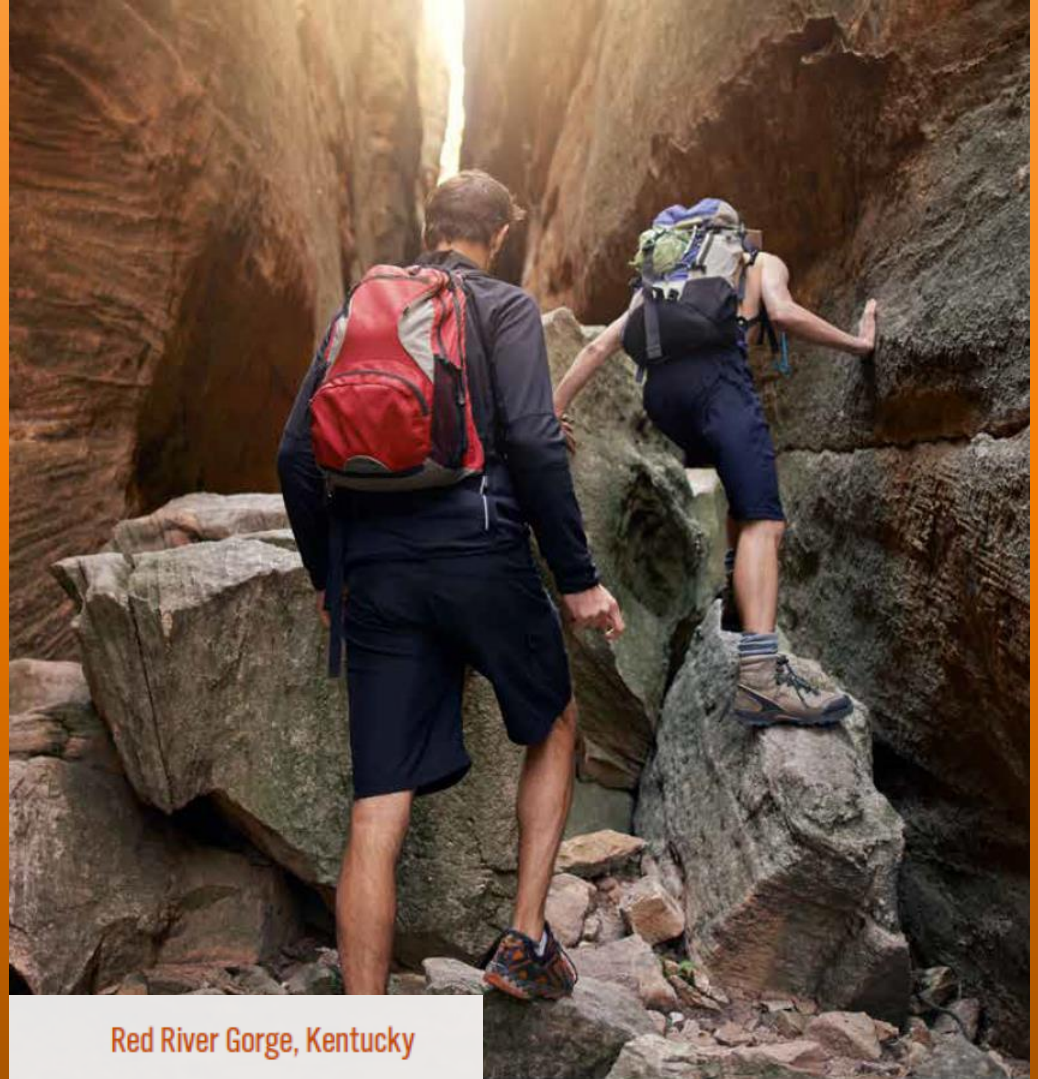


Kentucky Employees' Health Plan

Take action for your health



Anthem 

Anthem 



Kentucky Employees'
Health Plan

 **CVS** caremark[®]

HealthEquity[®]

Living  **Well**

SmartShopper[®]

Before choosing a plan



Consider your personal situation



Compare costs:

- › Deductible
- › Monthly payment
- › Coinsurance
- › Copay
- › Out-of-pocket limit



Check to see if your doctors, hospitals, and other health care professionals are covered by the plan



Choose the right plan for your needs

Important Terms

Understanding the basics of your insurance plan.

Copayment: a fixed amount you pay for a covered health care service, usually when you receive a service (doctor visit).

Deductible: amount you could owe during a coverage period (usually one year) for covered health care services before your plan begins to pay.

Coinsurance: Your share of the costs of a covered health care service, calculated as a percentage of the allowed amount for the service. You generally pay coinsurance plus any deductibles you owe.

Maximum Out-of-pocket Limit: Yearly amount the federal government sets as the most each individual or family can be required to pay in cost sharing during the plan year for covered, in-network services.

KEHP Benefit Plan Overview 2022 Plan Year

Pick from four health insurance plan options with minimal premium increases for 2022.

	In-Network Medical Benefits			
	LivingWell CDHP ¹	LivingWell PPO ²	LivingWell Basic CDHP ¹	LivingWell Limited High Deductible
HRA	Single \$500	No HRA	Single \$250	No HRA
	Family \$1,000		Family \$500	
Deductible	Single \$1,500	Single \$1,000	Single \$2,000	Single \$4,250
	Family \$2,750	Family \$1,750	Family \$3,750	Family \$8,250
Out-of-pocket maximum	Single \$3,000	Single \$3,000	Single \$4,000	Single \$5,250
	Family \$5,750	Family \$5,750	Family \$7,750	Family \$10,250
Doctor's visit	Deductible then 20%	Copay \$25; Specialist \$50	Deductible then 30%	Deductible then 50%
Co-insurance	20%	25%	30%	50%
	In-Network Prescription Benefits			
	LivingWell CDHP ¹	LivingWell PPO ²	LivingWell Basic CDHP ¹	LivingWell Limited High Deductible
Prescriptions 30-day supply Value Formulary	Tier 1: Deductible then 20%	Tier 1: \$20	Tier 1: Deductible then 30%	Tier 1: Deductible then 50%
	Tier 2: Deductible then 20%	Tier 2: \$40*	Tier 2: Deductible then 30%	Tier 2: Deductible then 50%
Prescription out-of-pocket maximum	Combined with Medical	Single \$2,500	Combined with Medical	Combined with Medical
		Family \$5,000		

* The co-insurance amount for specialty drugs is 30%. For members who participate in the PrudentRx program, the cost for specialty drugs is \$0.

¹ Consumer-driven health plan
² Preferred provider organization

KEHP programs to help you take action in your health

Personal Health Consultants

Why Weight Kentucky

Future Moms

Lark Diabetes Prevention Program

Diabetes Self Management and Education and Support (DSMES)

LiveHealth Online

Sydney Health App

Anthem Health Guide

Additional Free Benefits

Voluntary Dental

Voluntary Vision

Personal Health Consultants

As registered nurses, Personal Health Consultants, give you one-on-one attention to help understand exactly what you're going through.

What do Personal Health Consultants do?

- Assist members with ongoing case management for chronic health problems
- Assist with mental health resources
- Help members set reasonable wellness goals, and more
- Give tips on ways to save on health care costs

How do members connect with Personal Health Consultants?

- KEHP members may engage with a Personal Health Consultant by calling the number on the back of their ID card: 1-844-402-KEHP (5347)

Why Weight Kentucky

What is Why Weight Kentucky?

- Weight management program
- Help members set safe weight loss goals

How does the program work?

- KEHP member will receive the support and guidance of a Personal Health Consultant (PHC)
- By working and participating in the weight management program with a PHC, the member may be able to receive coverage for weight-loss medicines

How does Anthem Support the KEHP through Why Weight Kentucky?

- Assist members with weight-loss resources available online or near their homes
- Provide care management assessments
- Develop an individualized plan of care with targeted interventions
- Ongoing telephonic monitoring and evaluation as needed

Future Moms

What is Future Moms?

- Program to help mothers-to-be have a healthy pregnancy and safe delivery

How does the program work?

- Members can opt-in to the program by signing up as soon as they know they are pregnant by calling 1-844-402-KEHP (5347)
- A toll-free number will be provided to participants so they may talk to a nurse any time, any day, about their pregnancy
- The Future Moms nurse will offer useful tools to help participants and their doctors track their pregnancies, make healthy choices and answer questions
- Free phone calls with pharmacists, nutritionists and other specialists, if needed

LARK - Diabetes Prevention Program (DPP)

What is the **LARK** Diabetes Prevention Program (DPP)?

- Evidence-based lifestyle change program to help in preventing Type-2 diabetes
- Available to those with pre-diabetes or those at high-risk for developing Type-2 diabetes
- Program participants must be 18 or older, have a BMI > 24 and/or have shown indications of pre-diabetes through blood work

How does it work for KEHP members?

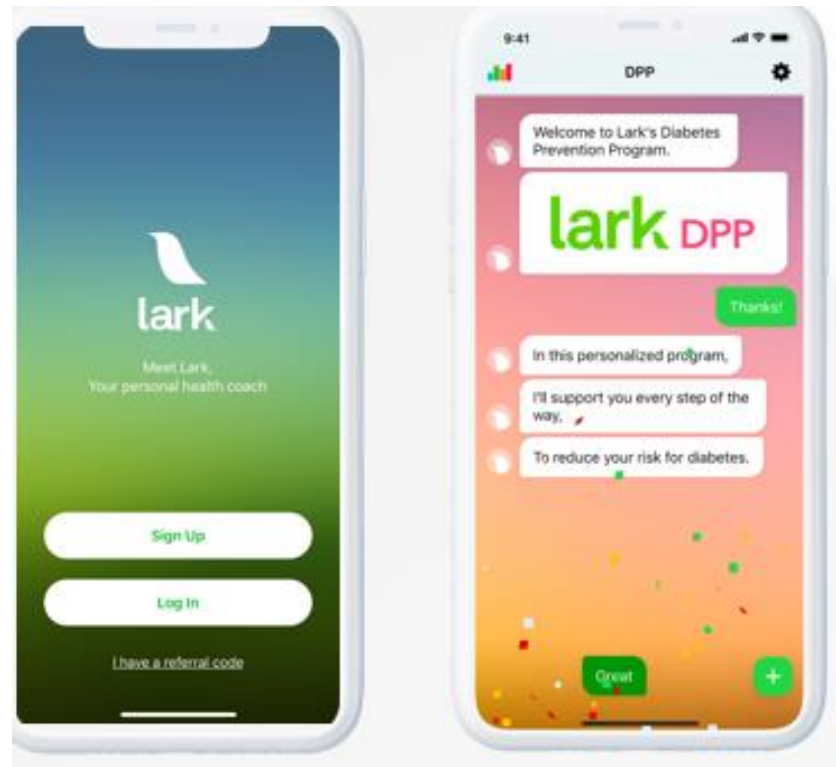
- DPP is available as an employer paid benefit to those members at risk
- Digital classes are offered free to KEHP members
- Digital classes are CDC approved

Lose weight with proven strategies, at no cost to you

- Wireless fitness tracker and smart scale
- Personalized health coaching
- Compassionate support

Learn if you are at risk for prediabetes. Go to Lark.com/Anthem and take a quick one-minute survey to see if you could benefit from Lark's diabetes prevention program.

LARK - Diabetes Prevention Program (DPP)



Diabetes Self-Management Education and Support (DSMES)

What is DSMES?

- Program available to those living with type 1 and type 2 diabetes
- Facilitates the knowledge, skill and ability for diabetes self-care
- Guided by evidence based standards

How does it work for KEHP members?

- DSMES is available as a KEHP covered benefit with **no member cost share**
- Available at most Kentucky Health Departments, Hospitals and other healthcare providers
- Lead by AMA accredited and ADCES recognized organizations

LiveHealth Online

Easy and convenient access to the care you need, when you need it most

- Visit virtually with an in-network board certified doctor 24 hours a day, 7 days a week, 365 days a year. If medically necessary, doctors can send a prescription to the pharmacy of choice.
- Visit virtually with an in-network licensed therapist or board-certified psychiatrist. Appointments are available 7 days a week, including nights and weekends.
- Visits are **FREE** for Kentucky Employees' Health Plan members covered by Anthem.
- Access LiveHealth Online via a smart phone, tablet or computer with webcam.

The LiveHealth Online
app is available on
both iOS and Android



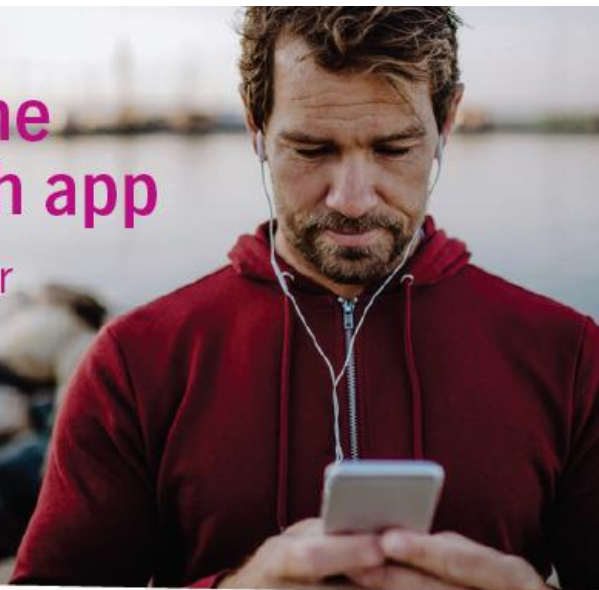
Sydney Health



Introducing the Sydney Health app

One-click access to your benefits in one place

Your time is important. With the Sydney Health app, you can keep all your benefit information organized, which means you can spend less time looking for information and more time focused on your health and your priorities.



You can:

- Check all benefits
- See claims
- View and use digital ID cards

Personalized support anytime, anywhere

The Sydney Health app focuses on you and your health. Log in with your Anthem username and password to manage your benefits all in one place.

Simple

Our simple experience helps you quickly find the information that's important to you. You have access to Member Services, LiveHealth Online video doctor visits, wellness resources, and an interactive chat feature.

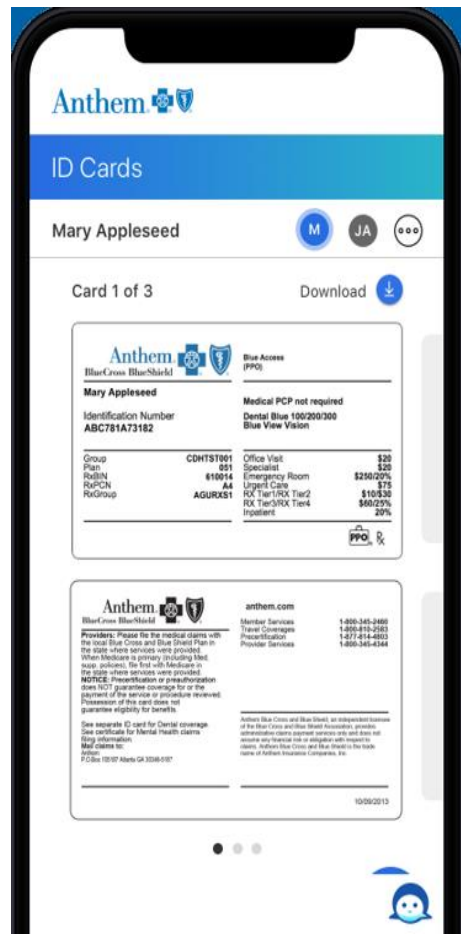
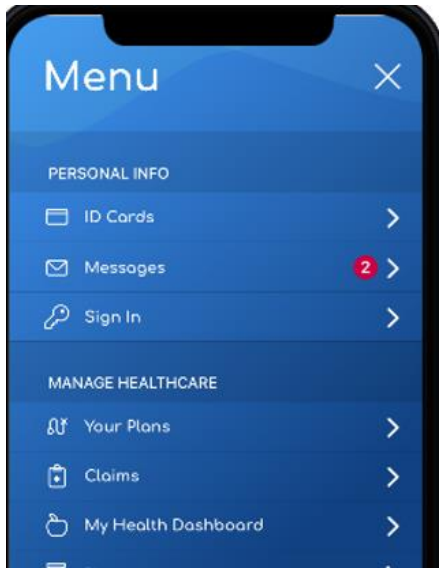
Smart

You can use the chatbot to receive answers and to connect to the right resources at the right time.

Personal

Receive alerts, reminders, and tips directly from Sydney Health. Receive doctor recommendations based on your needs. The more you use it, the more Sydney Health can help you stay healthy.

Sydney Health



Kentucky Employees' Health Plan

Anthem Health Guide

KEHP Customer Service

- **Anthem Health Guide customer service hours are Monday – Friday, 8a – 8p Eastern Time**
 - After hours or around-the-clock, the 24/7 NurseLine (877-636-3720) is available for medical guidance
- **Remember, we meet you where you are by offering multiple ways to access the dedicated customer service unit:**
 - voice via inbound call
 - secure email
 - mobile request for a scheduled call back
 - mobile click to chat

Additional Free Benefits

24/7 NurseLine

- 24/7 NurseLine is available around the clock to provide assistance with one-on-one counseling, address common healthcare concerns such as medical triage, education, and ensures members receive the right care in the right setting
- Experienced RN clinical staff is available 24/7 at 877-636-3720

Resource Center for Behavioral Health and Substance Use Disorder

- Members can call the support line at 855-873-4931 to talk confidentially about treatment options, health or behavioral issues, and find doctors or treatment centers in the plan.
- Behavioral health specialists are here to help you with the mental health such as depression, eating disorders or substance abuse. They take a holistic approach to your care that includes both your medical and behavioral health
- Support line is available 24/7

myStrength

- myStrength is an online and mobile self-help/behavioral health support tool and can be accessed through www.anthem.com/kehpb

KEHP Dental Plans Overview

	Bronze	Silver	Gold
Your dental plan at a glance	In/Out-of-Network*	In/Out-of-Network*	In/Out-of-Network*
Annual Benefit Maximum	\$750	\$1,000	\$1,500
Annual Deductible	\$50	\$50	\$50
Orthodontia	Not covered	Not covered	\$1,500
Diagnostic and Preventive Service	100%/100% of allowable amount*	100%/100% of allowable amount*	100%/100% of allowable amount*
Basic Services	50%/50% of allowable amount*	80%/80% of allowable amount*	80%/80% of allowable amount*
Oral Surgery (Simple)	50%/50% of allowable amount*	80%/80% of allowable amount*	80%/80% of allowable amount*
Major Services (including Complex Oral Surgery, Porcelain Crowns, and Implants)	Not covered	50%/50% of allowable amount*	50%/50% of allowable amount*
Annual Max Carryover	Not covered	Not covered	Covered
No waiting periods for basic or major services. Up to 24-month waiting period missing tooth clause.***			

* Difference in charged amount and OON allowable amount can result in balance billing.

** American Heart Association, *Middle-aged Tooth Loss Linked to Increased Coronary Heart Disease Risk* (March 21, 2018); newsroom.heart.org

*** For replacement of congenitally missing teeth or teeth extracted prior to coverage under this plan.

KEHP Dental Plans - Rates

No Increase In monthly dental rates for 2022

Monthly rates	Bronze	Silver	Gold
Employee only	\$13.28	\$20.18	\$26.78
Employee + spouse	\$24.22	\$38.32	\$51.78
Employee + child(ren)	\$31.50	\$43.32	\$66.04
Family	\$46.48	\$64.40	\$96.32



KEHP Dental

Teledentistry

NEW BENEFIT

TheTeleDentists® *Providing virtual dental care from home*

TheTeleDentists® are an in-network provider with Anthem, offering virtual dental consults via laptop, tablet or smart phone – all from Board Licensed dentists.

While members are encouraged to contact their primary care dentists for dental emergencies, teledentistry provides a valuable solution if primary care dental offices are closed, lack teledentistry capabilities, or for those members that do not have a primary care dentist. And, Anthem covers all teledentistry care the same as if provided in a dentist office.

The value of the Anthem and TheTeleDentists partnership:

- Helps to avoid high cost emergency or urgent care centers for dental emergencies.
- Emergency exams covered at 100% and no deductibles or copays²
- As a participating network provider, members benefit from negotiated discounts with no paperwork or claims to file
- No travel or appointments required with 100% HIPAA compliant online and mobile app enabled care
- Available 24/7, 365 days a year

**Connect to a dentist *anytime,*
anywhere with teledentistry**



KEHP Dental

Ortho@Home

NEW BENEFIT

‘At Home’ Orthodontia now covered

Here are just some of the benefits employees receive:

- * Orthodontia care for under \$1,000
- * At home convenience and big savings (up to 60% less)
- * Dentist oversight without regular office visits
- * Virtual access to licensed dentists
- * Convenience of removable braces

Here’s an example of how employees will save ³	
At home orthodontia cost	\$1895
Anthem network discount	-\$200
Anthem Plan Payment	-\$847.50
Employees could pay just	\$847.50

Dental Cost Estimator

Free search tool on [anthem.com](https://www.anthem.com)

- Get cost estimates for common dental procedures and treatments
- Compare costs for in-network dentists in your area before you get care



KEHP Vision Plans Overview

	Bronze	Silver	Gold
Exam with dilation as necessary	\$10 copay	\$10 copay	\$10 copay
Frames	\$125 allowance and 20% off any remaining balance	\$150 allowance and 20% off any remaining balance	\$150 allowance and 20% off any remaining balance
Eyeglass lenses: single vision, bifocal, trifocal, lenticular	\$25 copay	\$10 copay	\$10 copay
Standard progressive lens	Standard fixed price/discount	Standard fixed price/discount	\$20 copay
Contact lenses			
Conventional	\$150 allowance, 15% off balance over \$150	\$150 allowance, 15% off balance over \$150	\$175 allowance, 15% off balance over \$175
Disposable	\$150 allowance	\$150 allowance	\$175 allowance
Medically necessary	Covered in full	Covered in full	Covered in full
Frequency			
Examination	Once every calendar year	Once every calendar year	Once every calendar year
Lenses or contact lenses	Once every calendar year	Once every calendar year	Once every calendar year
Frame	Once every two calendar years	Once every two calendar years	Once every calendar year

KEHP Vision Plans - Rates

Vision Monthly Cost

Monthly rates	Bronze	Silver	Gold
Employee only	\$5.52	\$6.46	\$13.12
Employee + spouse	\$10.94	\$12.80	\$26.14
Employee + child(ren)	\$11.22	\$13.12	\$26.80
Family	\$16.64	\$19.48	\$39.82



Find Care

Already an Anthem member?

Log in to **anthem.com**
or use the **ID number** on **your member card**

Find Care on the
main menu and
choose **Find a Doctor**

Search by **doctor name**, specialty
or location

Not an Anthem member yet?

Visit **anthem.com**

Choose **Providers** on the main menu,
then **Find a Doctor**

Choose **Search** by selecting
a plan

For “**plan/network**” choose:

- For medical PPO or HSA: **National PPO (BlueCard PPO)**
- For dental: Dental Complete
- For vision: Blue View Vision

KEHP Resources

KEHP Anthem Health Guide/Customer Service

1-844-402-KEHP (5347)

Monday – Friday/8am – 8pm (EST)

Visit the following sites for more information:

www.anthem.com/KEHP OR

www.kehplivingwell.com